

PTO/SB/08B (10-01)
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 1 of 1

Complete if Known

Application Number	09/991,379
Filing Date	November 15, 2001
First Named Inventor	Mascavage, John Joseph, et. al.
Art Unit	3628
Examiner Name	Chencinski, Siegfried E.
Attorney Docket Number	020375-002710US

U.S. PATENT DOCUMENTS

Examiner	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-5,745,886	04-28-1998	Rosen	
	AB	US-6,064,990	05-16-2000	Goldsmith	
	AC	US-6,088,683	07-11-2000	Jalili	
	AD	US-6,289,322 B1	09-11-2001	Kitchen, et al.	
	AE				
	AF	US-			
	AG	US-			
	AH	US-			
	AI	US-			
	AJ	US-			

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FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ²
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	AK	PCT	WO 00/46725	A1	08-10-2000	Fundspress, Inc.		<input type="checkbox"/>
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	AM							<input type="checkbox"/>
	AN							<input type="checkbox"/>
	AO							<input type="checkbox"/>

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

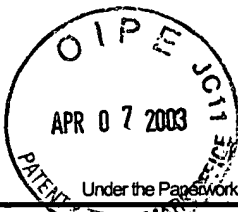
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	AP	MASTERCARD INTERNATIONAL, <i>Secure Payment Application (SPA)</i> , downloaded from website http://www.mastercardintl.com .	
	AQ	TRANSPPOINT, <i>The Way to Pay Online</i> , downloaded from website http://www.transpoint.com/ on 2/10/2000.	
	AR		

Examiner Signature		Date Considered	10-7-03
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Art Unit	3628
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Attorney Docket Number	020375-002710US

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		Number Kind Code ² (if known)			
	AA	US-5,903,721	05-11-1999	Sixtus	
	AB	US-			
	AC	US-			
	AD	US-			
	AE	US-			
	AF	US-			
	AG	US-			
	AH	US-			
	AI	US-			
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Examiner Initials	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ²
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	AO							<input type="checkbox"/>

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
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Page 1 of 1

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Application Number	09/991,379
Filing Date	November 15, 2001
First Named Inventor	Mascavage, John Joseph, et. al.
Art Unit	2161
Examiner Name	Unassigned
Attorney Docket Number	020375-002710US

U.S. PATENT DOCUMENTS

Examiner	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
MK	AA	US-6,122,624		09-19-2000	Tetro, et al.	
	AB	US-				
	AC	US-				
	AD	US-				
	AE	US-				
	AF	US-				
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	AH	US-				
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	AM							<input type="checkbox"/>
	AN							<input type="checkbox"/>
	AO							<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS

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